

Information to identify the case:

Debtor 1	<u>Winifred H Lynch</u>	Social Security number or ITIN	xxx-xx-1685
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-70352-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Winifred H Lynch

7/20/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Winifred H Lynch
Debtor

Case No. 20-70352-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin

Page 1 of 3

Date Rcvd: Jul 20, 2022

Form ID: 318

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db	+ Winifred H Lynch, P.O. Box 421510, 184 Kibler Lake Road, Flinton, PA 16640-1761
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15264155	++ AMERICAN AIRLINES FEDERAL CREDIT UNION, PO BOX 619001, MAIL DROP 2100, DFW AIRPORT TX 75261-9001 address filed with court:, American Airlines FCU, P.O. Box 660493, Dallas, TX 75266-0493
15264159	Blackwell Recovery, 4150 N. Drinkwater Blvd., Suite 200, Scottsdale, AZ 85251-3643
15264162	+ Cambria County Tax Claim Bureau, 200 S. Center Street, Ebensburg, PA 15931-1941
15288282	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15264164	Club Exploria, P.O. Box 29352, Phoenix, AZ 85038-9352
15264165	+ Club Exploria, P.O. Box 150, Scottsdale, AZ 85252-0106
15264166	Conemaugh Memorial Medical Center, P.O. Box 16243, Pittsburgh, PA 15242-0243
15264167	+ Conemaugh Miners Memorial Hospital, 290 Haida Avenue, Hastings, PA 16646-5610
15264168	Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
15264170	+ Joseph Hoetzlein, 184 Kibler Lake Road, Flinton, PA 16640-1761
15264176	+ Receivables Outsourcing, LLC, P.O. Box 549, Timonium, MD 21094-0549
15264178	+ The Carlton Company, Inc., 2323 South Voss, Suite 460, Houston, TX 77057-3812
15264179	+ The Colony, 1301 Atlantic Avenue, Virginia Beach, VA 23451-3416
15264181	+ White Township Tax Collector, P.O. Box 211, Flinton, PA 16640-0211

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 21 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2022 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 21 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2022 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jul 21 2022 03:33:00	Americredit Financial Services, Inc. DBA GM Finan, DBA GM Financial, P.O. Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Jul 21 2022 03:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Jul 21 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264156	Email/Text: bankruptcy@aacreditunion.org		

District/off: 0315-7

User: admin

Page 2 of 3

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		Jul 20 2022 23:32:00	American Airlines Federal Credit Union, P.O. Box 619001, MD 2100, DFW Airport, Dallas, TX 75261-9001
15274115	EDI: PHINAMERI.COM	Jul 21 2022 03:33:00	Americredit Financial Services, Inc., DbA GM Financial, P.O. Box 183853, Arlington, TX 76096
15264157	Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 23:42:34	American Express, P.O. Box 1270, Newark, NJ 07101-1270
15270718	Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 23:42:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15264160	Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Jul 20 2022 23:32:00	Bluegreen Vacation Club, Bluegreen Resorts Management, Inc., P.O. Box 630980, Cincinnati, OH 45263-0980
15264158	EDI: TSYS2	Jul 21 2022 03:33:00	Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
15264161	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 20 2022 23:33:00	Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087
15264163	+ EDI: CAPIO.COM	Jul 21 2022 03:33:00	Capio Partners, 2222 Texoma Parkway, Suite 150, Sherman, TX 75090-2481
15276856	Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 23:42:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15264169	+ EDI: PHINAMERI.COM	Jul 21 2022 03:33:00	GM Financial, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
15264171	Email/Text: PBNCNotifications@peritussservices.com	Jul 20 2022 23:32:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
15264172	+ EDI: RMSC.COM	Jul 21 2022 03:33:00	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15395846	EDI: PRA.COM	Jul 21 2022 03:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15288511	EDI: PRA.COM	Jul 21 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15264173	EDI: RMSC.COM	Jul 21 2022 03:33:00	Paypal Credit/SYNCB, P.O. Box 960006, Orlando, FL 32896-0006
15264174	+ Email/Text: bankruptcy@pinnaclerecovery.com	Jul 20 2022 23:33:00	Pinnacle Recovery, Inc., P.O. Box 130848, Carlsbad, CA 92013-0848
15264175	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 20 2022 23:33:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15270711	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 20 2022 23:33:00	Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15264176	+ Email/Text: info@bolderhealthcare.com	Jul 20 2022 23:33:00	Receivables Outsourcing, LLC, P.O. Box 549, Timonium, MD 21094-0549
15286367	+ EDI: RMSC.COM	Jul 21 2022 03:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15264487	+ EDI: RMSC.COM	Jul 21 2022 03:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264177	+ EDI: RMSC.COM	Jul 21 2022 03:33:00	Synchrony Bank/ Amazon, PO BOX 960013, Orlando, FL 32896-0013
15272261	EDI: WFCCSBK	Jul 21 2022 03:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15264180	EDI: WFCCSBK	Jul 21 2022 03:33:00	Wells Fargo Home Projects, P.O. Box 51193, Los Angeles, CA 90051-5493

District/off: 0315-7

User: admin

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15278111	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Terry L. Graffius	on behalf of Debtor Winifred H Lynch tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

TOTAL: 6